all the nationalised banks including the State Bank of India in which weightage to seniority in the promotion process from JMGS-I to above has been eliminated;

(b) whether it is also a fact that the Central Government has cleared a separate promotion policy for State Bank of India Officers under which all State Bank of India Officers in Junior Management Grade Scale I and II, who were promoted and appointed before October 1, 1979 (when Pillai Committee recommendation were implemented) will be eligible for promotion to middle management level on seniority basis; and

(c) if so, what are the reasons for giving this relaxation to State Bank of India Officers only and not to the officers of other nationalised banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) In 1990 Government modified its guidelines issued under Regulation 17 of the Officers Service Regulations 1979/1982 that subject to the availability of vacancies and satisfaction of the eligibility criteria, all promotions whether from one scale to another or from one garde to another were to be on the basis of merit with weightages if any, for service record, educational/professional qualifications etc. as may be prescribed by the respective boards of the bank from time-to-time except that the board was not to provide any weightage for seniority.

(b) and (c) At the time of the implementation of the Report of the Committee for Standardisation of Pay Scales, Allowances and Perquisites of Officers in the Nationalised Banks (Popularly known as the Pillai Committee Recommendations), the State Bank of India was having two categories of officers at junior levels viz., Officers Grade-I and Officers Grade-II (this grade was only in the State Bank of India). The officers in the erstwhile Grade-I were promoted to the Staff Officer Grade-III which was equated by the Pillai Committee to the Middle Management Grade Scale-III. Thus, after the implementation of the Pillai Committee Report, the erstwhile Grade-I Officers could be promoted only to the new Middle Management level of Scale-II and not Middle Management Grade Scale-III and the officers of the erstwhile Garde-II who were also placed in Junior Management Grade Scale-I became eligible for promotion to MMGS-II. Further, all officers in erstwhile Grade-I of the State Bank of India who were confirmed before 31-12-1972 wert placed in Middle Management Grade Scale-II as on 1-10-79. The remaining officers in the erstwhite Grade-I and all officers in the erstwhile Grade-II were placed in Junior Management Grade Scale-I. In October, 1990, State Bank of India approached the Government with the request that the erstwhile Grade-II officers who were placed in Junior Management Grade Scale-I on 1.10-1979 had been stagnating in that scale because their chances of promotion had been blocked by the erstwhile Grade-I Officers and that the bank may be permitted to promote such officers to MMGS-II as a one-time measure. The Government after due consideration of the matter and in view of the peculiar circumstances of State Bank of India agreed to the proposal subject to certain conditions and in relaxation of the guidelines dated 18th July, 1990.

Housing loan by Public Sector Banks

892. SHRI SURESH PACHOURI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that in the year 1991 Government took a decision that the Public Sector Banks in the country would be extending housing loans to the people;

(b) if so, whether the said decision has not so far been notified by Government for implementation;

(c) if so, what are the reasons therefor; and

(d) by when Government propose to implement the scheme of providing housing loans by public sector banks in the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (d) Reserve Bank of India (RBI) have been issuing

guidelines to the commercial banks from time to time to extend loans to housing sector. Since January, 1989 the overall housing finance to be provided by banks have been linked to the growth of their deposits and they are required to lend 1.5 per cent of their incremental deposits of the current year over that of the previous year to the housing sector. The banks are under further instructions from RBI that at least 30 per cent of the total allocation for housing should be reserved for direct lending and out of that at least half should be given in rural and semi-urban areas. 30 per cent of the allocation is required to be extended by way of term loans to housing agencies and rest 40 per cent is to be made available for subscriptions to guaranteed bonds and debentures of National Housing Bank (NHB) and Housing and Urban Development Corporation (HUDCO).

NHB is also operating since July, 1989 their Home Loan Account Scheme through branches of the commercial banks throughout the country. Under the Scheme, an individual can open a Home Loan Account and will be required to contribute a minimum of Rs. 30 per month or in quarterly, half yearly or annual instalments in multiple thereof for a minimum period of 5 years. The maximum amount of loan to be given by the bank under the Scheme, will be a multiple of the amount of accumulated savings including upto-date interest.

क्षेत्रीय ग्रामीण बैंकों द्वारा उठाया गया घाटा

893. **डा० जिनेन्द्र कुमार जैन :**
श्री रणजीत सिंह :

क्या **वित्त** मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि सरकार ने देश में 196 क्षेत्रीय ग्रामीण बैंक स्थापित किए हैं ;

(ख) यदि हां, तो क्या यह भी सच है कि ये बैंक पिछले तीन वर्षों से लगातार घाटे में चल रहे हैं ;

(ग) यदि हां, तो वित्त वर्ष 1990–91 के अन्त तक इन बैंकों द्वारा कुल कितनी राशि घाटे में दिखाई गई है ;

(घ) क्या सरकार ने इन बैंकों की शाखाओं द्वारा दिखाए गए घाटे के कारणों की जानकारी मांगी है ; और

(ङ) यदि हां, तो उनका ब्यौरा क्या है तथा इन बैंकों द्वारा उठाए जा रहे घाटे को भविष्य में रोकने के लिए सरकार द्वारा क्या कदम उठाए जा रहे हैं ?

वित्त मंत्रालय में राज्य मंत्री (श्री दलबीर सिंह) : (क) जी, हां ।

(ख) और (ग) राष्ट्रीय कृषि और ग्रामीण विकास बैंक ने सूचित किया है कि वर्ष 1990–91 के दौरान 196 क्षेत्रीय ग्रामीण बैंकों में से केवल 44 ग्रामीण बैंकों को 21.47 करोड़ रुपए का लाभ हुआ जबकि इसकी तुलना में 152 क्षेत्रीय ग्रामीण बैंकों को 91.87 करोड़ रुपए का घाटा हुआ था । मार्च 1991 के अन्त तक संचित हानियों की रकम 363.91 करोड़ रुपए थी ।

(घ) और (ङ) क्षेत्रीय ग्रामीण बैंकों की कमजोर वित्तीय स्थिति के कई कारण हैं जैसे कि ग्राहकों की पसंद पर रोक, परिचालन का सीमित क्षेत्र, कम ब्याज मार्जिन, खासकर राष्ट्रीय औद्योगिक न्यायाधिकरण के अधिनिर्णय के लागू होने के पश्चात् बढ़ती हुई स्थापना लागत आदि । क्षेत्रीय ग्रामीण बैंकों के कार्यकारी दल (केलकर समिति) की सिफारिशों के आधार पर क्षेत्रीय ग्रामीण बैंकों की वित्तीय कमजोरी को दूर करने के लिए कई उपाय किये गये हैं—नामतः शेयर पूंजी में वृद्धि, प्रायोजक बैंकों से प्राप्त होने वाले पुनर्वित्त पर ब्याज दर में कटौती आदि ।